Tuesday, March 6, 2012 ★★ 6 sections / Vol. 27 / No. 89 P18 | Mobile Alert: Text INQ ON BREAKING to 4467 | www.inquirer.net Twitter: @inquirerdotnet

WORLD
Putin is Russia president once more / A22

LIFESTYLE
Health store, drug firm offer medicines at 80% less / C1

PHILIPPINE DAILY INQUIRER
BALANCED NEWS, FEARLESS VIEWS

SPORTS
Celtics spoil Lin return, beat Knicks in OT; Lakers whip Heat / A17

BUSINESS
2011 budget gap hits only P197.8B / B1



ANNA BASA: We were shocked to know that there was an P11-million cash advance given to Corona in his SALN report.

'We were oppressed by the Coronas'

By Cynthia D. Balana

(First of two parts)

IMPEACHED Chief Justice Renato Corona reported in his statements of assets, liabilities and net worth (SALNs) in 2003 and 2004 that he had obtained an P11-million cash advance from Basa-Guidote Enterprise Inc. (BGEI).

The alleged loan has turned media attention to BGEI, the company established in 1961 by the family of the Chief Justice's wife, Cristina Roco-Corona, and the internal squabble that pitted one side of the family against another.

At the impeachment trial, Corona's lawyers said the money [P32.6 million according to the prosecution] withdrawn by Corona from his three peso time deposit accounts with Philippine Savings Bank (PSBank) on Dec. 12, 2011, came from the proceeds of the sale of a piece of BGEI property to the City of Manila. The withdrawals came on the same day that 188 members of the House of Representatives impeached the Chief Justice.

WE WERE A10



BASA-GUIDOTE BUILDING SITE Residents say the Basa-Guidote building used to stand on this vacant lot in Legarda, Manila.

'But why only now? These are old issues'

By Marlon Ramos

WHY ONLY NOW?

Lawyers of Chief Justice Renato Corona yesterday questioned the timing of the interview that Ana Basa, a daughter of Jose Maria Basa III, gave to the Inquirer, dismissing her accusations as a mere rehash of previous allegations against Corona.

"If they really believe they have a cause of action against the Chief Justice, then it would be better if they just file the case," Ramon Esguerra, one of Corona's defense counsels, said over the phone.

Esguerra said Basa's decision to come out in the media was "very suspect" because it came a week before the defense was set to present evidence in Corona's impeachment trial in the Senate.

BUT WHY? A10

'Senate may admit CJ's bank accounts'

Lacson, Pimentel: Court likely to favor House panel

By Christian V. Esguerra

THE SENATE impeachment court is likely to admit all pieces of evidence presented by the prosecution against Chief Justice Renato Corona, including the bank records obtained by House prosecutors through allegedly questionable sources and means, Sen. Panfilo Lacson yesterday said.

"The general sentiment right now and I can speak about the general sentiment—and of course, this will be the subject of discussion—is as much as possible, all evidence presented and marked, as much as possible, we will admit as evidence," Lacson said in an ambush interview.

"We will leave it to the defense panel to answer point by point all issues and pieces of evidence presented so far," he said.

Sen. Aquilino Pimentel III was more emphatic, saying that the Senate should admit Corona's bank records as evidence.

"There is no reason an impeachment court, which is after

SENATE A6

Lawyer's fate known in Senate caucus today

By Michael Lim Ubac, Christian V. Esguerra and Cathy Yamsuan

IN A CLOSED-DOOR caucus today, the Senate will take up the penalty to be imposed on a private lawyer for the prosecution, Vitaliano Aguirre, for contemptuous behavior during Chief Justice Renato Corona's impeachment hearing last week.

Loath to accept that one of its private lawyers could be de-cited for standing up to Feisty Sen. Miriam Defensor-Santiago, the prosecution panel yesterday appealed for the "understanding

LAWYER'S A6



START OF 8,000-MILE JOURNEY TO CEBU Adventurer and conservationist Jim Sullivan (center) prepares to set sail on the 30-foot sailboat "Elusive Spirit" at Marina del Rey, California, on Sunday in this handout photo provided by Tony Winders. Sullivan is sailing the engine-less boat on an 8,000-mile journey to Cebu City to raise awareness for the protection and humane treatment of dolphins in the Philippines.

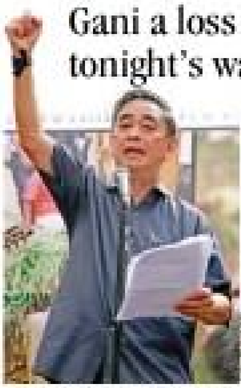
China PM: Military must win local wars

BEIJING—China must enhance the ability of its military to win "local wars," Premier Wen Jiabao said on Monday, as Beijing grows increasingly assertive about its territorial claims in Asia.

Beijing lays claim to large swathes of the West Philippine Sea (South China Sea), which are also claimed by its smaller neighbors like the Philippines, and must also secure supply routes and new sources of raw materials to fuel its booming economy.

Wen made his comments at the opening of the National People's Congress (NPC), China's parliament, a day after the government announced military spending would top $100 billion in 2012—an 11.2-percent

CHINA A6



BLACK DAY Inquirer publisher Isagani Yambot addressed protesters in Mendiola, Manila, to demand justice for the 57 victims of the Nov. 23, 2009, massacre in Maguindanao.

Gani a loss to journalism; tonight's wake is for media

THERE WAS no let-up in the tributes for Gani.

Three days after Philippine Daily Inquirer publisher Isagani "Gani" M. Yambot Sr. died following a multiple heart bypass operation, messages of condolence, as well as admiration for his work as a journalist, kept flowing, saying he belonged not only to the newspaper but to the whole media industry.

The messages came from Yambot's media colleagues, from a foreign embassy and from the business community.

A media night is scheduled to be held tonight at the Felicidad chapel at Arlington Memorial Chapels on Araneta Avenue in Quezon City to be attended by members of the Manila Overseas Press Club, Plaridel and the National Press Club, according to a family announcement.

Tomorrow night, Yambot will be honored by members of his fraternity, the Alpha Phi Beta. A "Philippine Daily Inquirer night" is

GANI A6



BuCor spent ₱204K for Noy 'red carpet'

By Fe Zamora and Marlon B. Ramos

THEY MAY have spent close to P2 million for the visit of President Aquino lasting just a few hours but that doesn't mean they were not adhering to his policy of following the "matuwid na daan," or the righteous path.

Interviewed on Radyo Inquirer yesterday, the Bureau of Corrections (BuCor) spokesperson, Supt. Richard Schwarzkopf, confirmed that "more or less" that amount

BUCOR A6

Second FRONT PAGE

P-Noy: Small mining to continue

THE GOVERNMENT is poised to allow small-scale mining to continue in the country despite the dangers this poses to both people and the environment.

OK for Aquino to void mining pact, rules CA

Grace broke agreement on funeral rites for Iggy, charges Aleli's lawyer

PCGG opposes PNB, Allied Bank merger

Ex-officers behind oust-Aquino plot, says Trillanes

What's the weather? Ask a farmer

Alfredo F. Martinez; 91

Cipriano B. Jose; 78

Storm victims to get houses


HONDA
The Power of Dreams
www.civic.com.ph
ECON
HOW WILL YOU DRIVE TODAY?
DOMINATE THE WORLD
SAVE THE PLANET
The All-New
CIVIC
Drive Powerful/Drive Smart
HONDA


SLIMMERS WORLD
BUY 1 MONTH
GET 1 MONTH
FREE!
PLUS!
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SPECIAL OFFER
FOR THE FIRST 25 SLOTS TODAY!
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"I gained 10 lbs. & a knock-out body!"
-Ranille Cabanilla
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Get an ageless body, with a Great Skin.
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Gani a loss to journalism; tonight's wake is for media



BuCor spent ₱204K for Noy 'red carpet'

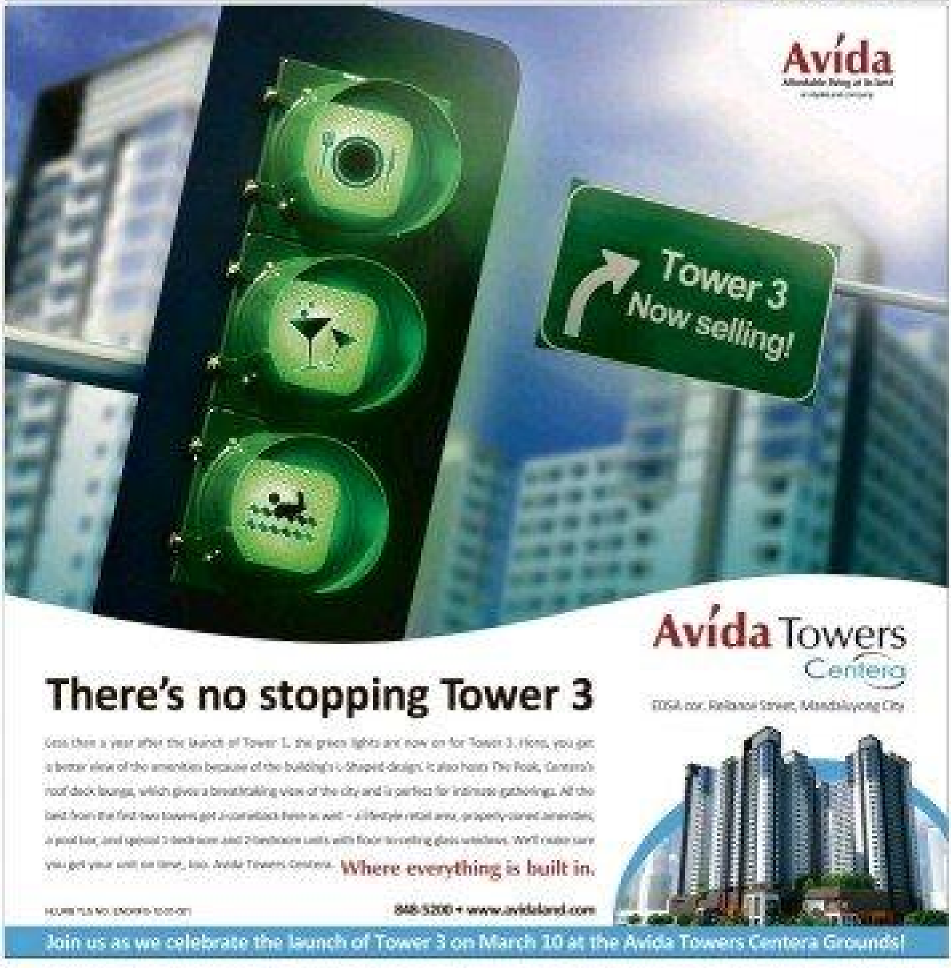
Philippines urges responsible use of power by China

The Daily Gospel

China PM: Military must win local wars




PISM
PHILIPPINE INSTITUTE FOR SUPPLY MANAGEMENT
SUPPLYLINK 2012
1ST REGIONAL CONFERENCE & EXHIBIT
19-20 April 2012
SMX Convention Center
Function Rooms 1 & 2
Tomorrow's Supply Chain in a Value-Driven Global Economy
Supply Management Professionals from Around the Globe
Be the first to learn
the latest industry trends from
leading supply management professionals
who will tackle the most relevant industry issues
affecting various businesses today.


Avida
Tower 3
Now selling!
Avida Towers
Centera
EDSA cor. Reliance Street, Mandaluyong City
There's no stopping Tower 3
Where everything is built in.
848-5200 • www.avidaland.com
Join us as we celebrate the launch of Tower 3 on March 10 at the Avida Towers Centera Grounds!

Correction

P-Noy: CJ verdict will be exclamation point of anticorruption drive

By Gil C. Cabacungan



SEEING DOUBLE President Aquino walks toward Monday's rank-raising ceremony in Pasay flanked by his security detail.

Prosecution opposes motion to suppress PSBank evidence

By Cynthia D. Balana

Dissimilarities

Senate probe

Senate may admit CJ's bank accounts, say Lacson, Pimentel



LACSON



PIMENTEL

Caucus

Defense motion

Central bank examiner

Fruit of poisonous tree

Assurance sought

Lawyer's fate known in Senate caucus today



AQUINO



DEFENSOR-SANTIAGO

Fight pedophilia instead

Type A personality

Across the NATION



FISHPEN DISTRICT

Typhoid outbreak kills 4 in Cebu town

Palace vows justice for UPLB student killed by holdup men

MALACAÑANG yesterday gave assurance that it would get justice for a 19-year-old student of the University of the Philippines Los Baños (UPLB) who was stabbed dead by unidentified holdup men in a street near the university campus on Sunday.



BRAND LAUNCH

Ilocos Norte pitches for tourists

Truck hits truck; 6 die, 12 injured

PH got $193M in US development aid last year

‘We were oppressed by the Corona couple’



‘But why only now? These are old issues’

Chavit now backs sin tax reform

By Jocelyn R. Uy

Cops to do part for environment, plant 10M trees

By Kristine L. Alave



INQUIRER

OPINION

You gotta have heart

EDITORIAL



Jumbo sneakers

VIEWPOINT

Juan L. Mercado

Success

THERE'S THE RUB

Conrado de Quiros

Mining without the emotions

No Free Lunch



Cielito F. Habito

What 'sin taxes' are all about

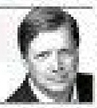
At Large



Rina Jimenez-David

Fanning the flames of justice in Syria

World View



David Scheffer

Catch a man who reads

Young Blood

Carlo Hernandez Andrion

Notice to Youngblood contributors:

They Said

Due process

A reminder as to who's 'Boss'

LETTERS

Untalan's SSS pension verified, okayed

Aguirre no hero, told to stop being the usual 'drama king'

ADDU alumni support school's mining stand

SPORTS

PLDT-Abap national boxing tilt: GenSan pugs sweep rivals

Nigerian SBC cager brings case to CHR



ADEOGUN

Azkals heavy underdogs in AFC Challenge Cup







Taiwan's Chang downs Corteza

Arwind on fire again for Petron



SANTOS



Suspensions likely for Johnson, Dimaunahan

Montecillo Cup jungolf fires off today at Orchard





MONDILLA

Harbour Centre Polo Cup: Veterans, newbies collide



ROMERO





CHAMPS AGAIN

Shooting association officials grace PSA Forum today

22-year-old McIlroy is golf's new world No. 1



Santo Tomas UAAP overall champ anew



Celts spoil Lin return, edge Knicks in OT

Good boxing news and bad

BARE EYE

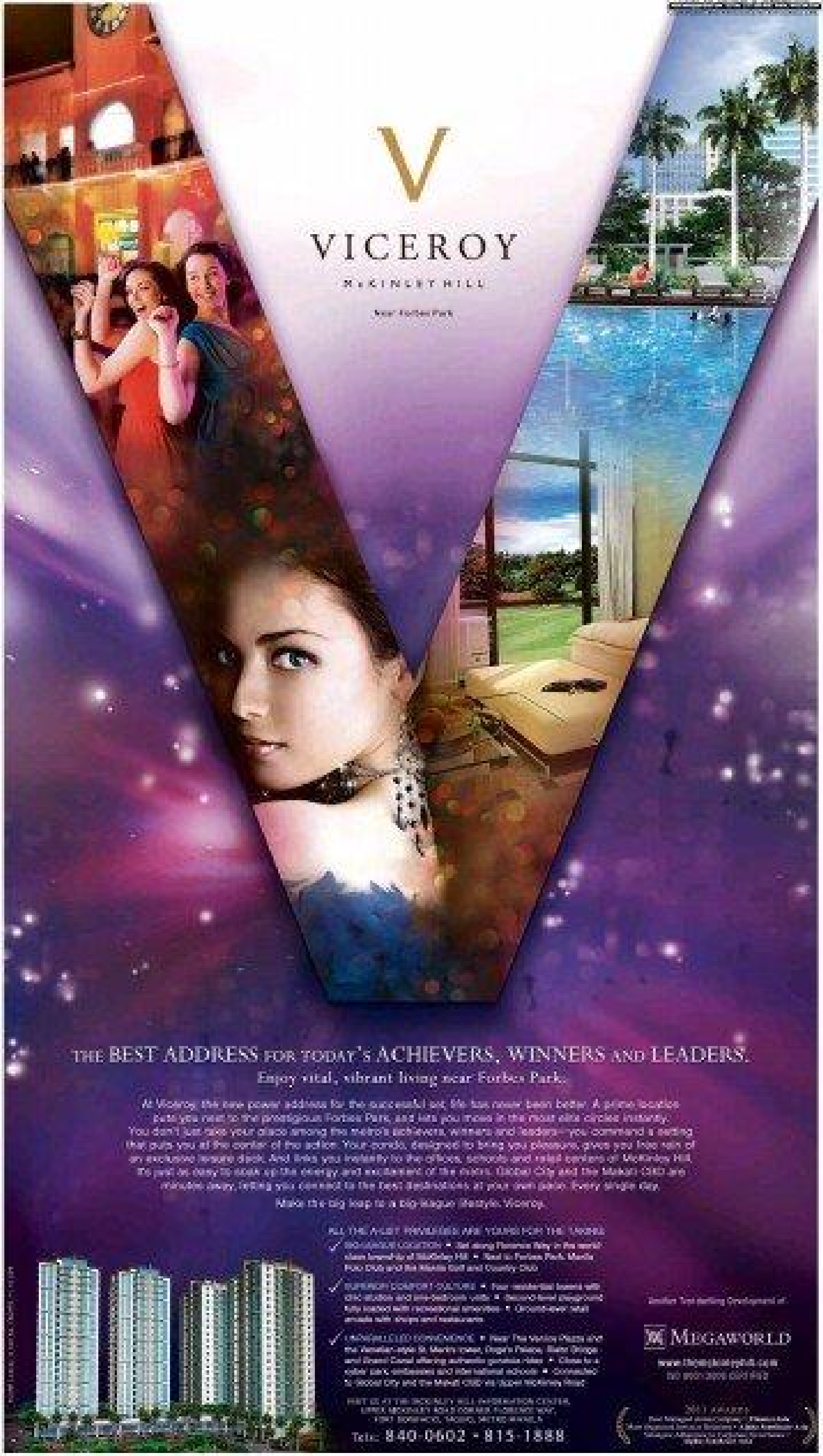
Recah Trinidad



Elorde Awards to fete Nietes



Ex-PH player tops Binay Cup


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A plus METRO

'WE'RE BEING TREATED LIKE RAGS'

PUP gets rid of 170 janitors

AROUND 170 janitors of the Polytechnic University of the Philippines (PUP) staged a picket yesterday on the main campus in Sta. Mesa, Manila, to protest their being discarded like trash.



Gov't to rid busy Edsa of provincial bus terminals

Woman who killed hubby unfit for trial, say doctors

Mining is country's key to prosperity

ON TARGET



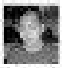
Disaster training for barangays



SWEATING IN THE SUN

PUP discards 170 janitors

Teen with leukemia needs money for therapy



METROBRIEFS

Burglars take cash, valuables from empty house

2 men caught with stolen vehicle in Valenzuela

2 hurt, 24 houses lost in Taguig City fire

Girl who saved friend from crash site cited

Obama: US won't hesitate to use force on Iran to defend interests





Republicans, despite qualms, moving to embrace Romney

Syria turns its guns on new rebel city



Chavez says tumor was malignant



Slums block Brazil's grand Olympic designs

The WORLD

Editor: Lamberto B. Gozo

Putin is Russia president once more

MOSCOW—In an outcome long predicted, Russian voters overwhelmingly granted Vladimir V. Putin a six-year term as president on Sunday, setting the stage for a far more suspenseful post-election confrontation between Putin and opposition groups.

[illegible]



RUSSIAN President Dmitry Medvedev, right, and Prime Minister Vladimir Putin, who claimed victory in Russia's presidential election, at a rally of supporters in Moscow on March 4.

[illegible]

New York Times News Service

'It was a massacre': Al-Qaida attack Yemen troops, kill 78

ADEN—An attack by al-Qaida extremists on troops in Yemen's restive south sparked fierce clashes in which at least 78 soldiers and 25 militants were killed, medics and military officials said on Monday.

[illegible]

"It was a massacre," he said.

[illegible]



A GIRL from the Akhdam community in a Sanaa slum. The Akhdam, believed to be the descendants of Ethiopian soldiers who arrived in Yemen around 1,000 years ago, occupy the lowest rung of the Arab country's social ladder. AFP

[illegible]

AFP

IN THIS ISSUE
- PH food exports hit $2.6B in '11, up 21% /B3
- 50 hydro contracts up for grabs /B6

Editor Raul G. Marcelo • Assistant Editor Connie E. Montano

BUSINESS

2011 budget gap hits only ₱197.8B

Gov't notes accelerated spending in December

THE GOVERNMENT'S budget deficit settled at ₱197.8 billion in 2011, or less than two thirds of the year-ago level and this year's target ceiling.

INDICATORS

PESO-DOLLAR RATE
March 5, 2012
42.900



STOCK MARKET
March 5, 2012
14.28



Stocks continue to surge

DOTC says 2 elevated toll roads can coexist

PH banks remain very liquid

91-day T-bill rate rises to 2.148%; one-year at 2.751%

PH oil firms back moves to reduce oil smuggling

BIR to tax crude oil imports through free ports

Philippines: The market to watch

MARKET RIDER

Dex Somera

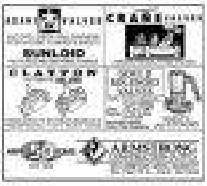
2012 estimates

Wynn-Okada controversy

Bottom line spin

PH food exports hit $2.6B in '11, up 21%

Sales of vegetables, beverages surged



Goings-on

First Life holds business forum





INVITATION TO BID

2011

Stocks

NOTICE TO SHAREHOLDERS OF ASIAN HOSPITAL, INC.

CLASSIFIEDS

BIDS AND AWARDS COMMITTEE

INVITATION TO APPLY FOR ELIGIBILITY TO BID

PROFESSIONAL SERVICES

REAL ESTATE FOR SALE

HOUSE & LOT

CONDO/TOWNHOUSE

REAL ESTATE FOR RENT

CONDO/TOWNHOUSE

REAL ESTATE FOR SALE OR RENT

HOUSE & LOT

TRANSPORTATION FOR SALE

CARS

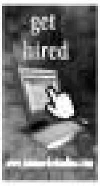
TRANSPORTATION FOR RENT

CAR LOANS

GENERAL ITEMS FOR SALE

WANTED TO BUY

EMPLOYMENT OPPORTUNITIES



More Classifieds on pages

Province of Antique – Municipality of Sibalom B3
Supreme Court B5
Bangko Sentral ng Pilipinas (BSP) B5
Department of Labor and Employment (DOLE-NCR) B6

OBITUARIES

Message of Thanks

from the family of the late

MARIA ELENA "LENI" CIOCON CAPATI

Her husband Dieso, daughters LEELEN and NANA, sons LJ and NARDO, children-in-law DESY, JIMMY and grandchild ALENA would like to express profound gratitude for your spontaneous love, sympathy and support at her untimely demise on February 27, 2012.

We find strength and we are humbly grateful to God in knowing that she touched so many lives and organizations in her concern for others. She will continue living on in our hearts and through the lives we had ... as her legacy of love.

"Come and let us return to the Lord; for He has torn, but He will heal us; He has stricken, but He will bind us up."
– Hosea 6:1

OBITUARIES

In Loving Memory of

SALVADOR TAN SIONG CHANG

who rejoined the Lord our God
Twenty-eight years ago today

Holy Masses shall be offered at:

Cabanatuan Cathedral	5:45 AM
Divine Word Mission Seminary	6:00 AM
Shrine of Mary Queen of Peace	6:00 AM
St. John, The Baptist, Pinagbakahan	6:00 AM
Santuario de Sto. Cristo, Mariano	6:00 AM
Christ the King Parish Church, Green Meadows	6:00 AM
Chapel of the Eucharistic Lord, Magsaysay	12:15 NN
St. Alphonsus Parish Church, Magallanes Village	6:00 PM
St. Francis Parish, Shaw Blvd.	6:00 PM
Mary, The Queen, Scott St.	6:00 PM
Our Lady of Mt. Carmel Shrine Parish, New Manila	6:00 PM
Santuario de San Jose, Greenhills	6:15 PM

– Bessie A. Stanley

On his 30th Death Anniversary
we lovingly remember

JUSTICE CARMELINO G. ALVENDIA

November 3, 1906 – March 6, 1982



JESUS C. ATADERO JR.

PHILIPPINE STOCK EXCHANGE

[illegible]

CURRENCIES

[illegible]

Philex exports up 83%

By [illegible]

PHILEX Mining Corp. reported an 83 percent hike in the estimated value of its shipments in the first two months of 2012.

With the increase in volume, Philex shipments amounted to P3.27 billion from January to February, from the P1.[illegible] billion reported in the same period last year, the company said in a disclosure to the Philippine Stock Exchange.

Philex shipped out [illegible] dry metric tons (DMT) of concentrates in February alone.

[illegible]

91-day T-bill rate

From page B1

[illegible]

PH banks remain …

From page B1

[illegible]

DOTC says 2 elevated …

From page B1

[illegible]

BUSINESS

Power Situation Outlook
for Tuesday, 6 March 2012

Neda: Foreign aid releases slightly increased in 2011

50 hydro contracts up for grabs

But First Gen needs gov't assurance via FIT rates

Republic of the Philippines
DEPARTMENT OF LABOR AND EMPLOYMENT
National Capital Region

NOTICE OF FILING OF APPLICATION/S FOR ALIEN EMPLOYMENT PERMIT/S (AEP/S)

DOTC to upgrade security in all major PH airports

LIFESTYLE Wellness

Health store, drug firm offer medicines at 80% less

Compliance Packs for people suffering from diabetes, hypertension, high cholesterol

How to meet your team weight-loss challenge—in the office, especially

To prep up for the beach season





HAVE an exercise buddy

Buddy system

Team-based weight challenge

Community fitness

Fitness studios and gyms



Are you better off without him?

When you are with a lover, friend, co-worker, or anyone who invalidates you as a person, it is time to let go

Emotionally damaging

Health store, drug firm offer medicines at 80% less

Layman's terms

Markdowns

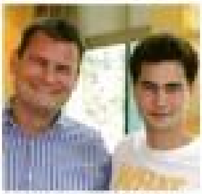


COMPLIANCE packs enable patients to follow their prescribed program



VICTORIA Encarnacion and Lyle Morrell

How Phil Younghusband achieves safe and effective relief of body pain



THOMAS Weigold and Phil Younghusband

'Bare' pop opera in Teatrino



Asia's biggest skateboarding event set in Manila

Hard scientific evidence of psychic phenomena

(Part 1)

INNER AWARENESS



Jaime T. Licauco

Princeton University studies, for example, have established beyond scientific doubt that certain people have the ability to influence the fall of dice in a roulette machine



SERENDRA has distinct areas such as the meeting and banqueting rooms, play areas and private nooks such as the gardens, and the gazebo by the koi pond.



ONE Serendra together with MO: Design Gallery Bar in BoConcept Asia Pacific ambassador Gaa Michele Hew and unveiled the brand's 2012 collection.



Creative, fun things to do at One Serendra

TOGETHER WITH premier establishments from BGC (Bonifacio Global City), Ayala Land Premier's (ALP) The West Tower at One Serendra presents "A Cut Above the Rest," a string of intimate events that give guests a first-hand experience of how it is to live in the home of passionate minds.

[illegible]



THE FIRST series featured creative activities for kids. Cupcakes by Sonja and Fully Booked gave children a chance to showcase their creativity in cupcake designing and enjoy a book-reading adventure.

How I did it



INSIDE OUT

Cory Quirino

Be who you truly are—a healthy, vibrant, beautiful person. Declare this truth for yourself and live it

Paying the price

To do list

Body Scrub

[illegible]

Introductory courses in Iyengar yoga now offered

THE IYENGAR Yoga Center Manila (IYCM), the only yoga center in Manila teaching this style of yoga as originated by yoga master B.K.S. Iyengar, will begin its latest Introductory Course on March 13.

[illegible]



TRY OUT an Iyengar yoga class, and understand your body more.

[illegible]

LRI Design Plaza summer sale

[illegible]

Flower expo

[illegible]

WHAT'S UP

Auditions for 'Rama Hari'

[illegible]

7th Manila Surfer's Cup in La Union

[illegible]

ENTERTAINMENT



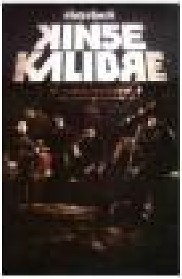
HEARD

REVIEW



Reinvention mode for Basil S. Valdez

Basil S. Valdez



Slapshock

"Kinse Kalibre"

'We were synth punks'

British band Orchestral Manoeuvres in the Dark is back and enjoying the spotlight

TAKE FIVE



OMD singer and bassist Andy McCluskey



KEYBOARDIST Paul Humphreys

Whitney No. 1 overall for 3rd week; Willie slips to No. 2 OPM

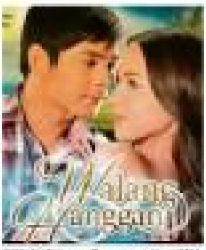
TOP-SELLING albums in the country for the week Feb. 20-26, based on Odyssey Music & Video's nationwide sales figures:

Overall

1) Whitney Houston, "The Essential Whitney Houston," Sony Music; 2) Various Artists, "Walang Hanggan," Star Records; 3) Adele, "21," Warner Music; 4) One Direction, "Up All Night," Sony; 5) Adele, "Live at the Royal Albert Hall," Warner; 6) Willie Revillame, "Eyeopen," Viva Records; 7) Basil S. Valdez, "Basil S. Valdez," Viva Music; 8) Various Artists, "Grammy Nominees 2012," MCA Music; 9) Angeline Quinto, "Patuloy Ang Pangarap," Star; 10) Whitney Houston, "The Greatest Hits," Sony.

OPM

1) Various Artists, "Walang Hanggan," Star; 2) Willie Revillame, "Eyeopen," Viva; 3) Basil S. Valdez, "Basil S. Valdez," Viva; 4) Angeline Quinto, "Patuloy Ang Pangarap," Star; 5) Willie Revillame, "Boodang Boodang," Viva; 6) Various Artists, "My Popular Demand 3," Universal Records; 7) Various Artists, "Star Records Presents OPM #1, Vol. 3," Star; 8) Rainbow, "No Water, No Moon," PolyEast Records; 9) Lani Misalucha, "Journey So Far," Ivory Music & Video; 10) Gary Valenciano, "With Love," Star.



"WALANG Hanggan" soundtrack: No. 1 OPM

Potential star discoveries among 'My Girl' finalists

VIEWFINDER



Nestor U. Torre



THESE girls looked like future stars.

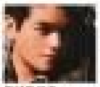
[illegible]

Like stars

[illegible]

Replaced

[illegible]



CHARLIE Green

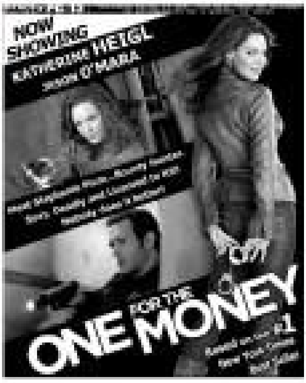
Reinvention…

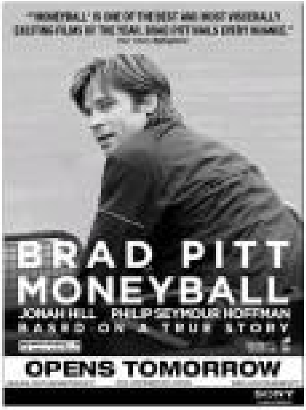
From page D1

Charlie Green

"Reinvent"
Viva Records

[illegible]





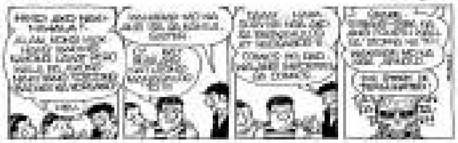


GARFIELD BY JIM DAVIS





PUGAD BABOY BY PM JUNIOR



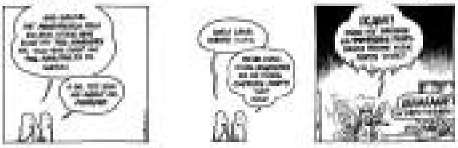
DICK TRACY

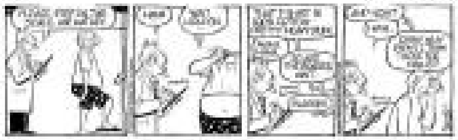




BABY BLUES BY JERRY SCOTT



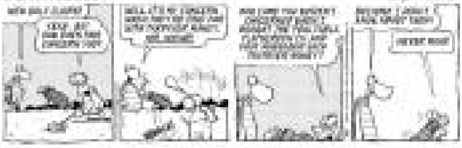




MUTTS BY PATRICK MCDONNELL

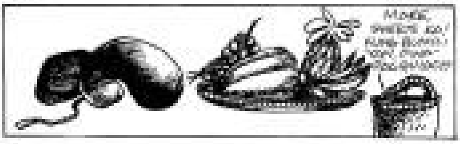


SHERMAN'S LAGOON BY JIM TOOMEY



DUSTIN BY STEVE KELLEY AND JEFF PARKER





CONCEPTIS SU DOKU

HOW TO PLAY SU DOKU

Conceptis Sudoku

			6	7	8		5	
		4		1		7		
	8		3		2			
5		1				4	6	
				9				
	9	8				5		1
			7		1		8	
		9		2		6		
	6		9	5	4			

Difficulty Level ★★

CROSSWORD PUZZLE

ACROSS

DOWN



Movie producer dupes Ivatans for tourism film



DOLLY WOOD
Dolly Anne Carvajal

Ideal destination

Cover girl speaks

Personal



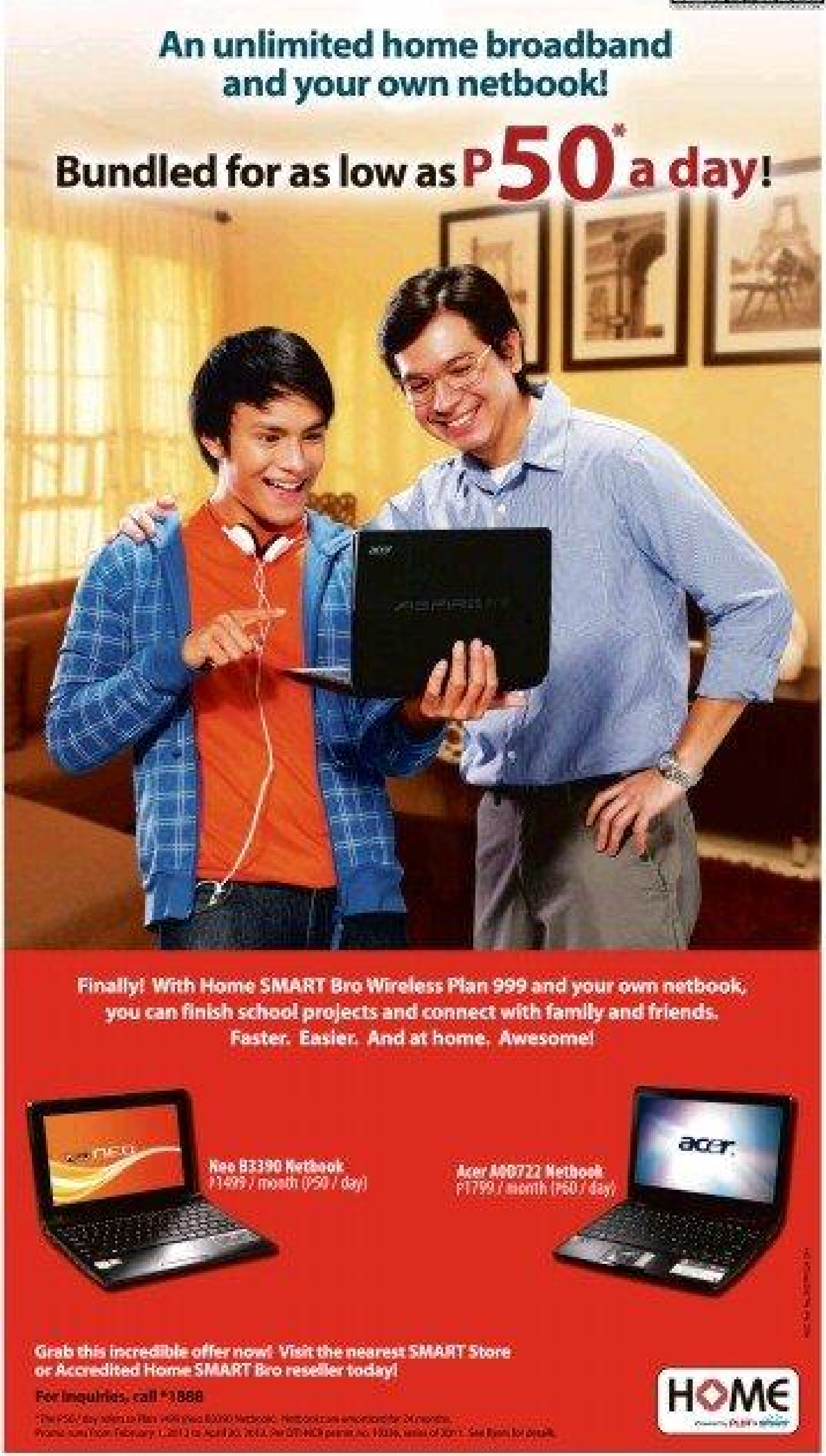
Girls' night out

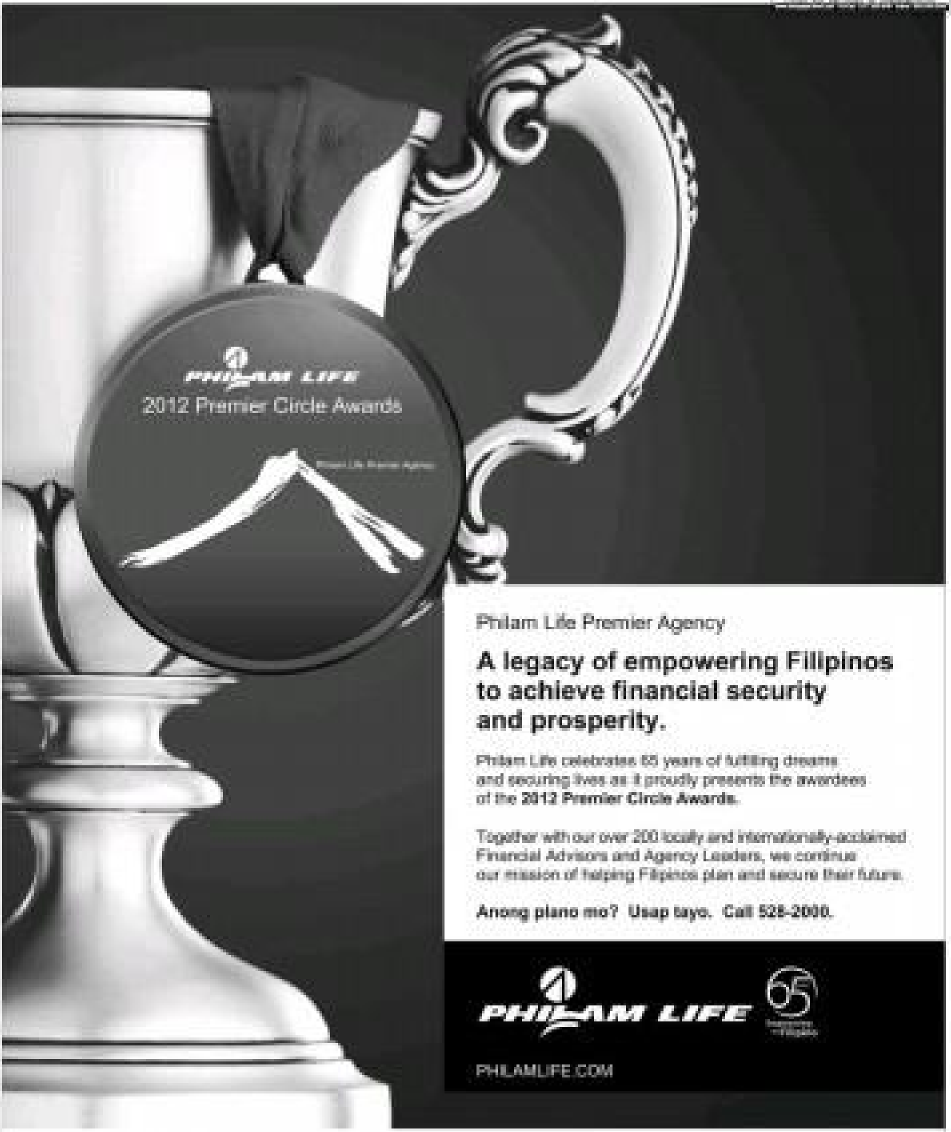
Meralco show for YouTube star



"Smash Project 2012"

Children's plays


An unlimited home broadband
and your own netbook!
Bundled for as low as P50* a day!
Finally! With Home SMART Bro Wireless Plan 999 and your own netbook,
you can finish school projects and connect with family and friends.
Faster. Easier. And at home. Awesome!
Neo B3390 Netbook
P1499 / month (P50 / day)
Acer AOD722 Netbook
P1799 / month (P60 / day)
Grab this incredible offer now! Visit the nearest SMART Store
or Accredited Home SMART Bro reseller today!
For inquiries, call *1888
HOME



Message from THE INSURANCE COMMISSIONER



The Insurance Commission extends its warmest congratulations to the honorees of Philam Life's 2012 Premier Circle Awards. We commend you for being awarded your Company's highest distinction as you continue to serve and provide financial solutions to the Filipino people. Because of your hard work and perseverance, more families sleep soundly knowing that their financial future is fully secured. I trust that Philam Life will continue to be a significant player in the industry as we endeavor to reach out to more Filipino families nationwide!

Congratulations and mabuhay!

EMMANUEL F. DOOC
INSURANCE COMMISSIONER

Message from MR. MARK TUCKER



Congratulations on being the 2012 Premier Circle Awardees!

The Premier Agency strategy is our key focus and priority and enabled us to deliver 40% growth in VONB for the AIA Group last year. It will also be at the heart of our plans for future growth.

Your presence in the Premier Circle Awards is a recognition of your success in making Premier Agency a reality at Philam Life and your commitment to achieving its goal of being the best life insurance company within the South-East Asian region. You have my strong support in your efforts to be acknowledged as the most professional and most productive agency force in the industry.

I look forward to seeing many more impressive achievements from you and from Philam Life.

Mabuhay and congratulations!

With kind regards,
Yours,

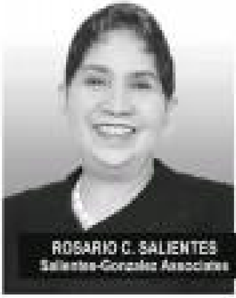
MARK TUCKER
GROUP CHIEF EXECUTIVE
AND PRESIDENT
AIA GROUP

Philam Life Premier Agency

ARETÉ Award

In Greek culture, Areté refers to the highest manifestation of excellence of any kind.
It also refers to the act of living up to one's full potential and fulfilling one's purpose. It is having courage and strength in the face of adversity and overcoming all challenges. Areté is what all people aspire for.

The Areté Award is given to an agency member who exemplifies excellent performance in the field of new business generation, productivity, growth and quality of business.



ROSARIO C. SALIENTES
Salientes-Gonzales Associates

ASSOCIATE Of The Year

Philam Life's top Financial Advisors and Agency Leaders who achieved the honor and distinction of being the Company's most productive sales professionals for Performance Year 2011.

AGENT Category



JINA PERPETUA S. ADARNE
Capili Associates
Agent of the Year



DAISY E. SERRANO, RFC
Capili Associates
Top Manila



MA. ROSARIO RUTH E. JUANICO
Cebu-Davao Agency
Top Provincial

UNIT MANAGER Category



KARLA M. CAPILI
Capili Associates
Unit Manager of the Year



ANNA CONCEPCION C. BLANCO
Salientes-Gonzales Associates
Top Manila



ANICIA Q. DE GUZMAN
Pangasinan-De Guzman Agency
Top Provincial

AGENCY MANAGER Category



ROSARIO C. SALIENTES
Salientes-Gonzales Associates



VERONICA S. GONZALEZ, RFC
Salientes-Gonzales Associates

Agency Managers of the Year



LOURDES M. DEL MUNDO, LUTCF
Del Mundo Associates
Lifetime Achievement Award
Top Manila



PRISCILO E. COMIA
Batangas-Comia Agency
Top Provincial

PHILAM LIFE — INTERNATIONAL Awardees

Philam Life's top Financial Advisors who are accomplished, ethical professionals and whose superior performance in 2011 have garnered them the distinction of being among the best in the world.

The Million Dollar Round Table

IQA International Quality Awards



ROSARIO C. SALIENTES
Salientes-Gonzalez Associates
Top Of The Table
24 Years Qualifying & Life Member
Personal Producer Level - International



DAISY U. SERRANO, RFC
Capili Associates
Top Of The Table
9 Years Qualifying Member
Activity Masters
Agent Level - International



LINA PERPETUA S. ADARNE
Capili Associates
Top Of The Table
2 Years Qualifying Member
Agent Level - International



ANTONINA S. SOLOMON, RFC
Salientes-Gonzalez Associates
Court Of The Table
13 Years Qualifying & Life Member
Agent Level - International



LUCILA H. SIEBELT
Del Mundo Associates
Court Of The Table
9 Years Qualifying & Life Member
Personal Producer Level - International



FLORENTINA M. ARDIDON
Ardidon Associates
Court Of The Table
11 Years Qualifying & Life Member
Personal Producer Level - International



THERESITA N. PANOPIO
Salientes-Gonzalez Associates
Court Of The Table
11 Years Qualifying & Life Member
IQA, 12 Years
Activity Masters
Agent Level - International



REYNOLD A. GAN
Ellen Associates
Court Of The Table
10 Years Qualifying & Life Member
Personal Producer Level - International



EDGARDO M. GUMAYAS
Baguio-Dumagan Agency
Court Of The Table
8 Years Qualifying Member



ANICIA D. DE GUZMAN
Pangasinan-De Guzman Agency
Court Of The Table
7 Years Qualifying Member
Personal Producer Level - International



JAIME R. PARAISO
Miranda Associates
Court Of The Table
3 Years Qualifying Member
Agent Level - International



MA. ROSARIO RUTH C. JUANICO
Cebu-Ramo Agency
Court Of The Table
2 Years Qualifying Member
Agent Level - International



CORAZON KI ANG
CK Ang Associates
MDRT 24 Years
Qualifying & Life Member
Personal Producer Level - International



RODOLFO M. MALLARI
Pampanga-Del Rosario Agency
MDRT 20 Years
Qualifying & Life Member
IQA, 3 Years



JACINTA Y. PHOA
Tan Associates
MDRT 22 Years, Life Member



MA. ELENA C. ARTURAS
Del Mundo Associates
MDRT 14 Years
Qualifying & Life Member
Personal Producer Level - International



PATRICIA W. YAM, LUTCF
Pinnacle Financial Advisors
MDRT 19 Years, Life Member
Personal Producer Level - Regional



VALERIE S. WONG DE LEON
Tan Associates
MDRT 10 Years, Life Member



SHIRLEY L. CO
Tan Associates
MDRT 16 Years, Life Member
Agent Level - Regional



SILDA C. UY
Del Mundo Associates
MDRT 14 Years
Qualifying & Life Member
Personal Producer Level - International



LOURDES S. BERNARDO
Bernardo Associates
MDRT 13 Years
Qualifying & Life Member
Personal Producer Level - International



TERESITA R. CABANGBOBA
Monte Associates
MDRT 17 Years
Qualifying & Life Member
Agent Level - International



LOURDES R. DEL MUNDO, LUTCF
Del Mundo Associates
Lifetime Achievement Award
MDRT 12 Years
Qualifying & Life Member



ZENAIDA A. PALMES
Del Mundo Associates
MDRT 10 Years
Qualifying & Life Member
Personal Producer Level - International



ANUNCIACION C. DIROG
Del Mundo Associates
MDRT 11 Years
Qualifying & Life Member



NARISSA V. TAGUINOD
NV Mata Agency
MDRT 11 Years
Qualifying & Life Member
IQA, 7 Years
Agent Level - International



VERONICA S. GONZALEZ, RFC
Salientes-Gonzalez Associates
MDRT 9 Years, Qualifying Member



EDEN L. JALOSJOS
Del Mundo Associates
MDRT 8 Years Qualifying Member
Personal Producer Level - International



ESTELA C. BELEN
Laguna-Patagan Agency
MDRT 8 Years, Qualifying Member



THELMA A. ACUÑA
Bicol-Abargos Agency
MDRT 7 Years, Qualifying Member
Agent Level - International

Message from MR. REX MA A. MENDOZA



Congratulations to all awardees of the 2012 Premier Circle Awards!

The company's overall excellent performance is due largely to your untiring work and dedicated perseverance despite all the challenges and hurdles that came our way. I would like to personally thank you for your unwavering commitment and loyalty to our company and our mission.

As we celebrate 65 years of empowering the Filipino people this year, let us continue to spread the good news of insurance to our countrymen. You are awardees because you displayed that passion last 2011, and I hope you will maintain that zeal as we embark on our journey to be in a league of our own within the Philippine life insurance industry!

You are all beacons of Philam Life's rich history and champions of our company's noble quest to be of service. I commend all of you for your ability to go beyond your limits and for your commitment to serve and provide security to your clients and their families. Congratulations once again for your accomplishments and I look forward to our continued partnership as we forge ahead to the future!

Mabuhay kayong lahat!

REX MA A. MENDOZA
PRESIDENT & CHIEF EXECUTIVE OFFICER
PHILAM LIFE

PHILAM LIFE

INTERNATIONAL Awardees


CONSOLACION C. BLANCO
Antonio Associates


MA. TERESA D. HERNANDEZ
Ballesteros-Gonzales Associates


ERIC G. NICDAO, RFC
Nicdao Associates


REMEDIOS L. NGO, RFC
Ballesteros-Gonzales Associates


KARLA M. CAPILI
Capili Associates


NANCY S. UY
Del Mundo Associates


LUISITO S. LAUDICO, LUTCF
Del Mundo Associates


MA. ESTRELLA C. MATUNOG
Cebu-SM Gapalin


RENATO L. CUISIA
Del Mundo Associates


ROMMEL C. TILLAH
Ballesteros-Gonzales Associates


JOSE ELMER C. JAMORA
Ocampo-Jamora Agency


BELLA M. ALVAREZ
Quezon-Mallorca Agency


MARK CHRISTOPHER C. YU
Yu Associates


JEANETTE C. FABICO
Monteverde Associates


SARAH B. BARBOSA
Bicol-Albay Agency


ERLINDA G. CANDO
Ballesteros-Gonzales Associates


VIRGINIA T. ALGUBRE
North Luzon Direct


MARIA VIRNIE SOLON-LATORRE
Del Mundo Associates


BENITO C. TAN, JR.
Pangasinan-De Guzman Agency


CARLOS B. MELAD
Elbar Associates


ROSANNA S. UY
Del Mundo Associates


VERONICA GRACE F. REGIS
Cebu-Regis Agency


JENNETH V. ANDRES
Central Luzon Direct


MARY GRACE L. SILVA
Del Mundo Associates


DOMINGO P. REYES
Del Mundo Associates


RAYMOND LAURENCE F. CLETO, RFC
Nicdao Associates


ANNA LIZA M. LUMAAD
Pagadian-Tamala Agency


KENT C. GO
Ozamis-Janom Agency


VENUS S. MADRID
North Luzon Direct


ISMAEL L. MELENDRES, JR., RFC
Melendres Associates


MELDA Y. VERGEL DE DIOS
Ballesteros-Gonzales Associates


JENNY Y. TAN
Monteverde Associates


PERLITA G. CANAPAY
Antonio Associates


CARLOS M. CERVANTES
Pangasinan-De Guzman Agency


MINERVA H. VENTURA
Zurita Associates


BIENVENIDO M. LUMAAD
Pagadian-Tamala Agency

Message from MR. GORDON WATSON



It is with extreme pride and pleasure that I congratulate all awardees of the 2012 Premier Circle Awards.

Your commitment to Philam Life and your dedication go beyond the basic calling of agency leaders and financial services advisors. I am confident that with your excellent performance, Philam Life will remain to be the premier life insurance provider in the Philippines. AIA is honored to count Philam Life as a member of its group and promises to support you in your goal of bringing Philam Life to greater heights.

Once again, congratulations on your achievements!

GORDON WATSON
REGIONAL CHIEF EXECUTIVE
AIA GROUP

PHILAM LIFE INTERNATIONAL Awardees



EDGAR C. BARTOLATA
Del Mundo Associates
MDRT 2 Years, Qualifying Member
Agent Level - International

BEVERLY M. ROQUE
Del Mundo Associates
MDRT 2 Years, Qualifying Member

ROGEL P. MORALES
Salientes-Gonzales Associates
MDRT 2 Years, Qualifying Member
Agent Level - International

CRISTINA O. GUTIERREZ
Mendoza Associates
MDRT 2 Years, Qualifying Member
Personal Producer Level - International

ALLAN S. SAGLA
La Trinidad-Flores Agency
MDRT 2 Years, Qualifying Member
Agent Level - International

ARNEL N. SAPAD
Tuñac-Aquino Agency
MDRT 2 Years, Qualifying Member
Activity Masters
Agent Level - International



SALUD P. CAPILI
Capili Associates
MDRT 2 Years, Qualifying Member
Agent Level - International

AURORA S. ADRIANO
Belmonte Associates
MDRT 2 Years, Qualifying Member
Agent Level - International

MARIEL DIN R. KAMID
Ramos Associates
MDRT 2 Years, Qualifying Member
Agent Level - International

MELCHOR SANDINO A. SANCHEZ
Capili Associates
MDRT 2 Years, Qualifying Member

MILAGROS C. DELA PAZ
De Guzman Associates
MDRT 2 Years, Qualifying Member
Agent Level - International

LJ H. JALANDONI
Salientes-Gonzales Associates
MDRT 2 Years, Qualifying Member
Agent Level - International



MYRECIA R. CASTAÑARES
NB North Direct
MDRT 2 Years, Qualifying Member

JULIE P. MIRANDA
Salientes-Gonzales Associates
MDRT 2 Years, Qualifying Member
Agent Level - International

FLORA G. ARELLANO
Batangas-Comia Agency
MDRT 2 Years, Qualifying Member
Agent Level - International

LENE GRACE P. VERGARA
North Luzon Direct
MDRT 2 Years, Qualifying Member

MICHAEL JAKE C. CRUZ
Ardidon Associates
MDRT 2 Years, Qualifying Member
ANL 1 Year
Agent Level - International

JESUS JUNILSON T. DELA CRUZ
Pangasinan-De Guzman Agency
MDRT 1 Year, Qualifying Member
Agent Level - International



DARLENE JORDLAN-BELLEJOR
Ocamb-Jamora Agency
MDRT 1 Year, Qualifying Member
Agent Level - International

EDNA C. VALDELLON
Mendez Associates
MDRT 1 Year, Qualifying Member
Agent Level - International

CAROLINE I. CARIG
North Luzon Direct
MDRT 1 Year, Qualifying Member
Agent Level - International

SALVADOR O. MORENO
Salientes-Gonzales Associates
MDRT 1 Year, Qualifying Member
Agent Level - International

LUCENA S. MAJADAS
Sta. Domingo Associates
MDRT 1 Year, Qualifying Member
Personal Producer Level - International

LUZ G. NEPOMUCENO
Mendez Associates
MDRT 1 Year, Qualifying Member
Agent Level - International



EVELYN T. TUASON
Del Mundo Associates
MDRT 1 Year, Qualifying Member
Personal Producer Level - International

CYNTHIA J. MOSS
Del Mundo Associates
MDRT 1 Year, Qualifying Member
Agent Level - International

ROCHELLE F. DECENA
R. Tan Associates
MDRT 1 Year, Qualifying Member
Agent Level - International

FELISA S. PINEDA
Tuñac-Aquino Agency
MDRT 1 Year, Qualifying Member
Activity Masters

ROSALIND H. LIM
Mortel Associates
MDRT 1 Year, Qualifying Member
Agent Level - International

MERCEDITA G. ZULETA
Mortel Associates
MDRT 1 Year, Qualifying Member
Agent Level - International



NELSON J. DELA VIRGO
Melendres Associates
MDRT 1 Year, Qualifying Member
Agent Level - International

PRISCILLA P. TUGANO
Espiritu Associates
MDRT 1 Year, Qualifying Member
Activity Masters
Agent Level - International

MELANIE GRACE A. LAGO
Espiritu Associates
MDRT 1 Year, Qualifying Member
Agent Level - National

EVELYN S. MENDOZA
Antonio Associates
MDRT 1 Year, Qualifying Member
Agent Level - International

ANGELYN M. CARILLO
Mortel Associates
MDRT 1 Year, Qualifying Member
Agent Level - International

GRACIELA MEJOS-DEDUR
Ocamb-Jamora Agency
MDRT 1 Year, Qualifying Member
Personal Producer Level - International



CHARLES G. BETACHE
Ocamb-Jamora Agency
MDRT 1 Year, Qualifying Member
Agent Level - International

ANTONIO D. LACERNA IV
SM Mala Agency
MDRT 1 Year, Qualifying Member
Agent Level - International

CECILIA U. BARNUEVO
Antonio Associates
MDRT 1 Year, Qualifying Member
Agent Level - International

AMELIA S. YAP
CDO Bigan Mindanao Direct
MDRT 1 Year, Qualifying Member
Personal Producer Level - International

GRACE S. CRUZ
Mendoza Associates
MDRT 1 Year, Qualifying Member
Agent Level - International

MAY ANN R. PALAO
Del Mundo Associates
MDRT 1 Year, Qualifying Member
Agent Level - International

PHILAM LIFE

INTERNATIONAL Awardees



MA. VICTORIA P. LINAO
Morial Associates
MDRT 1 Year Qualifying Member
Agent Level - International

ANALYN B. ALOS
La Trinidad-Flores Agency
MDRT 1 Year Qualifying Member

RAMIL M. PARIS
Del Mundo Associates
MDRT 1 Year Qualifying Member

ARCHIE B. SOLANO
Bagalo-Dosullo Agency
MDRT 1 Year Qualifying Member
Agent Level - International

CATHERINE C. CARINGAL
Antonio Associates
MDRT 1 Year Qualifying Member
Agent Level - International

LINDA GRACE B. AREVALO
Bacus-Evangelista Agency
MDRT 1 Year Qualifying Member
IQA, 1 Year
Activity Masters
Agent Level - International



MELVYN C. REGALA
Antonio Associates
MDRT 1 Year Qualifying Member
Agent Level - International

LUZ S. SEBASTIAN
Medes Associates
MDRT 1 Year Qualifying Member
Agent Level - International

ERWIN S. DELA CRUZ
Antonio Associates
MDRT 1 Year Qualifying Member
Activity Masters

IRENE VILLENA-AQUINO
Davila North Direct
MDRT 1 Year Qualifying Member
IQA, 1 Years
Activity Masters
Agent Level - International

PETER JOHN V. TLASON
Del Mundo Associates
MDRT 1 Year Qualifying Member

LANDERO M. PERFECTO
Antonio Associates
MDRT 1 Year Qualifying Member
Agent Level - International



HENRY B. BALBIN
Premier Leader
Development Agency
MDRT 1 Year Qualifying Member
Personal Producer Level - International

MA. THERESA B. TORIBIO
Pinnacle Financial Advisors
MDRT 1 Year Qualifying Member
Personal Producer Level - International

MARNELLI A. RECABAR
Premier Leader
Development Agency
MDRT 1 Year Qualifying Member
Agent Level - International

LYRA O. OZAETA
Batangas-Comia Agency
MDRT 1 Year Qualifying Member
Agent Level - International

CHAN SIU KING
Tan Associates
IQA, 20 Years
Agent Level - National

ABRAHAM G. SILVA
Batangas-Comia Agency
IQA, 2 Years
Agent Level - Regional



JOSEPHINE R. SECHAYDA
Cobdalo-Jimez Agency
IQA, 1 Year
Agent Level - Regional

NINA PILAR R. DE JESUS
Gocos-Abes Agency
IQA, 1 Year
Agent Level - Regional

EDITH J. PRADO
Bacus-Evangelista Agency
Personal Producer Level - International
Credit Life Elite Legacy Award

RAQUEL NESTLE I. CO
Montenondo Associates
Agent Level - International

EDUARDO A. FORBAN
Forban Associates
Personal Producer Level - International

ELENA E. CAN
Yu Associates
Agent Level - International



MARIE DESIRLYN A. ALIPIO
North Luzon Direct
Agent Level - International

LOURDES S. DONATO
Cubio Associates
Personal Producer Level - International

MARCOS V. TAN
CK Ang Associates
Personal Producer Level - International

PERLA O. ARGUELLES
Rollo-Buenaventura Agency
Agent Level - International

VERONICA B. CORRALES
Cebo-Regis Agency
Personal Producer Level - International

FRANCIS KEVIN S. BULACLAC
Pinnacle Financial Advisors
Agent Level - International



BAHJARA A. AMANMAN
Bacolod By Agency
Agent Level - International

REMIGIO S. PEREZ, JR.
Ballentes-Gonzales Associates
Agent Level - International

BERNARD P. OLMACO JR.
Bacus-Evangelista Agency
Personal Producer Level - International

EVA MARIE M. GALVEZ
Ballentes-Gonzales Associates
Agent Level - International

NORA M. CUEVAS
Cavite North Direct
Personal Producer Level - International

BERNADETTE S. TAN
CK Ang Associates
Agent Level - International



CHARITO H. AZARIAS
Daroin-Sevilas Agency
Personal Producer Level - International

CESAR F. ENCINARES
MM North Direct
Activity Masters
Agent Level - International

JEAN MICHELLE G. MONTINOLA
Ballentes-Gonzales Associates
Agent Level - International

MA. ROSARIO F. LUMANLAN
Ballentes-Gonzales Associates
Personal Producer Level - International

OFELIA C. TORDESILLAS
Yu Associates
Agent Level - International

CORAZON J. CALICDAN
Ballentes-Gonzales Associates
Agent Level - International

PHILAM LIFE

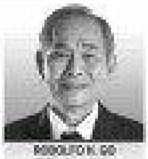
INTERNATIONAL Awardees



MA. VIVIEN L. DAANOY
[illegible] Agency
Agent Level - International



IGNACIO S. AQUINO
Antonio Associates
Agent Level - International



RODOLFO H. GO
[illegible] Associates
Agent Level - International

UNIT Category



KARLA M. CAPILI
Capili Associates
Premier Circle Unit - International
Premier Leader - National



ANNA CONCEPCION C. BLANCO
Salientes-Gonzalez Associates
Premier Circle Unit - International
Premier Leader - Regional



KARLO A. MORTEL
Mortel Associates
Premier Circle Unit - International
Premier Leader - National



REYNOLD A. [illegible]
[illegible] Associates
Premier Circle Unit - International



EVELYN T. TUASON
Del Mundo Associates
Premier Circle Unit - International
Premier Leader - National

AGENCY Category



ROSARIO C. SALIENTES
Salientes-Gonzalez Associates
Premier Circle Agency - International
Premier Leader - National



VERONICA S. GONZALEZ, RFC
Salientes-Gonzalez Associates
Premier Circle Agency - International
Premier Leader - National



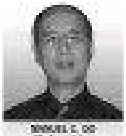
LOURDES M. DEL MUNDO, LUTCF
Del Mundo Associates
Lifetime Achievement Award
Premier Circle Agency - International
Premier Leader - National



EUGENIO F. ANTONIO
Antonio Associates
Hall of Fame
Premier Circle Agency - International
Premier Leader - National

NATIONAL Awardees

Philam Life's outstanding Financial Advisors and Agency Leaders who met the production and quality business requirements for Performance Year 2012.



MANUEL C. GO
Yu Associates
Agent Level - National



JUDITH F. MENDOZA
Salientes-Gonzalez Associates
Personal Producer Level - National



MINITA E. [illegible], RFC
Salientes-Gonzalez Associates
Agent Level - National



MA. DOLORES M. [illegible]
Del Mundo Associates
Agent Level - National



STELLA C. [illegible]
Yu Associates
Agent Level - National



ROWENA A. [illegible]
Capili Associates
Agent Level - National



ANNE S. CAPULLA
Antonio Associates
Agent Level - National



EDVIRGES A. FLORES
Zamboanga Direct Agency
Personal Producer Level - National



VANESSA MARIE G. [illegible]
Salientes-Gonzalez Associates
Agent Level - National



CORNELIO R. MORENO JR.
Antonio Associates
[illegible]
Agent Level - National



ESPERANZA S. BELTRAN
Antonio Associates
Agent Level - National



TEODORICO A. MORTEL
Mortel Associates
Agent Level - National



KAMIL M. HERNANDEZ
Mendoza Associates
Agent Level - National



MA. FE R. [illegible]
[illegible] Agency
Agent Level - National

Message from MR. BILL LISLE



My sincerest congratulations to the 2012 Premier Circle Awardees of Philam Life!

Your unmatched dedication and hard work have elevated you to be the best among the best – The Premier Agents of Philam Life. I would also like to pay a special tribute to the Million Dollar Round Table qualifiers for their excellent performance. You are members of elite group of financial advisors worldwide and hence you should feel very proud.

I challenge each and every awardee to keep your momentum and drive to be among Philam Life's top producers and hence be an inspiration to others.

I am sure Philam Life will continue to be a significant player not only in the Philippines but also in the AIA Group. However, this can only be possible with your support.

You all deserve to celebrate your success. Maraming salamat and congratulations to all!

BILL LISLE
EVP & GROUP DISTRIBUTION OFFICER
AIA GROUP

PHILAM LIFE

NATIONAL Awardees











UNIT Category



AGENCY Category



Message from MR. ARIEL G. CANTOS



It is with great pride and pleasure that I congratulate and thank you, our qualifiers to the 2012 Premier Circle Awards!

Your outstanding performance and enduring support is proof that you truly are Philam Life's heroes. We honor you for your determination and success in the face of many challenges. Our company continues to be the most trusted and most preferred financial services provider because of your commitment to serve and to excel.

We have accomplished much last year and we are excited about the countless opportunities in the months ahead. But today, we take a break to enjoy the moment with you, our dear top producers, and your loved ones.

Congratulations and let us remain faithful to our mission of making a positive difference in people's lives.

ARIEL G. CANTOS
SVP & CHIEF AGENCY OFFICER
PHILAM LIFE

PHILAM LIFE

REGIONAL Awardees

Philam Life's Financial Advisors and Agency Leaders who met the Company's standards in new business generation, consistent performance, quality of business, recruitment, and growth.

AGENT & PERSONAL PRODUCER LEVEL

ANTONIO F. GASPLAR
Agent Level - Regional

MA. LETICIA G. ALLADO
Agent Level - Regional

ANA MARGARITA T. TONGSO
Agent Level - Regional

NARCISA F. PERSSON
Agent Level - Regional

ANGELICA ERWIN C. VIVERA
Agent Level - Regional

KRISTA LYNN R. ANSA
Agent Level - Regional

ERNALITA R. SECRETO
Personal Producer Level - Regional

JED ARVIN C. REYES
Agent Level - Regional

NELSIA F. BARIOLA
Agent Level - Regional

EDUBERTO C. LOBO JR.
Agent Level - Regional

MELINDA P. BERNARDINO
Agent Level - Regional

CECILIA B. ARCEO
Personal Producer Level - Regional

TAYA MAY M. TANDY
Agent Level - Regional

DENIE P. MATILDE
Personal Producer Level - Regional

ROWENA A. YU
Agent Level - Regional

EMELITA B. ADANTO
Agent Level - Regional

TIMOTHY WILLIAMSON G. SY
Agent Level - Regional

JOSEPH T. SALUSAN
Agent Level - Regional

ANTONIA L. JAFORNANO
Agent Level - Regional

RICHY P. LORENZO
Agent Level - Regional

ANN MARGARETH A. ANDRES
Agent Level - Regional

CRISTINA A. ANGELES
Agent Level - Regional

JER JAYSON V. BARROS
Agent Level - Regional

CAROLINA L. MARINO
Agent Level - Regional

ELISE C. GALLEGO
Agent Level - Regional

LORENZ ANTHONY Y. HOR
Agent Level - Regional

DANILO N. SY
Agent Level - Regional

REBECCA R. SUAREZ
Agent Level - Regional

LIGAYA S. DILLANO
Agent Level - Regional

MA. ANUNCIACION C. SOGUANGCO
Personal Producer Level - Regional

ROSSBELLA C. FEDERACION
Agent Level - Regional

DENNIS A. GRIPAL
Agent Level - Regional

EMELITA C. LAO
Agent Level - Regional

NATALIA F. REPOLLO
Agent Level - Regional

NANCY R. ESPIRITU
Personal Producer Level - Regional

EDUARDO S. POBLE JR.
Agent Level - Regional

MERISSA O. DIZON
Agent Level - Regional

NAROSSA D. CORALES
Agent Level - Regional

ERNESTO O. ANGELES
Agent Level - Regional

TEANNA M. REYES
Agent Level - Regional

ESTRELLA S. CABUYO
Agent Level - Regional

METHODIO K. MAGHAYE
Agent Level - Regional

ROSARIO J. VALENCIA
Agent Level - Regional

JOAN LYNN S. VIVARES
Agent Level - Regional

JAMES HERO J. SALIBAR
Agent Level - Regional

MARICEL M. FERNANDO
Agent Level - Regional

SYLVIA S. BALUYUT
Agent Level - Regional

TERESITA M. SANCHEZ
Agent Level - Regional

ROSSIE M. GONZALES
Agent Level - Regional

MA. ANNIBON F. ENDRICA
Agent Level - Regional

MA. ROSALYNE PEREZ R. CERADA
Agent Level - Regional

ROSECHARD J. PRADO
Agent Level - Regional

CIDELA C. RANDY
Agent Level - Regional

SUSANA A. TURINGAN
Agent Level - Regional

CARMINE ALISON C. DE MESA
Agent Level - Regional

BRUNO L. ORDILLO
Agent Level - Regional

LILY T. BALOLOSA
Agent Level - Regional

LYNDE T. MENDES
Agent Level - Regional

MA. EXALTACION B. ROMERO
Agent Level - Regional

MARIA TERESA A. MATIAS
Agent Level - Regional

ROSALINA C. VIZARD
Agent Level - Regional

LORETA E. CABALANTA
Agent Level - Regional

JOHN O. HIPOL
Agent Level - Regional

ERNESTO A. LIM
Agent Level - Regional

ROSALIE M. KIMERIC
Agent Level - Regional

CHRISTOPHER T. LO
Agent Level - Regional

NIKKI H. OBRAMA
Agent Level - Regional

GERONIMO E. REYES
Agent Level - Regional

MARIA TERESA B. PUNZALAN
Agent Level - Regional

ROSANNE P. MENDOZA
Agent Level - Regional

EMMA R. ESPIRITU
Agent Level - Regional

CONSUELO C. SANGALANG
Agent Level - Regional

LUCY C. BASINCO
Agent Level - Regional

WILMA D. DACAYAN
Personal Producer Level - Regional

DANCE O. BATANA
Agent Level - Regional

CRISTETA A. LUMBO
Agent Level - Regional

FERDINAND S. CRUZ
Personal Producer Level - Regional

PAMELA P. DECLA
Agent Level - Regional

MA. ISABEL J. ELIZALDE
Agent Level - Regional

MELODINA F. GAYARES
Agent Level - Regional

LALITA A. GUZMAN
Agent Level - Regional

ROMEO M. ENCARNACION
Agent Level - Regional

KRISTINE G. FEDERACION
Agent Level - Regional

ADELINA T. MANTILLA
Agent Level - Regional

ALEXANDER C. SAPIDO
Agent Level - Regional

LEA N. FANONOLA
Agent Level - Regional

MA. CHITA B. CALANOG
Agent Level - Regional

JUANITA A. DUENAS
Agent Level - Regional

ZENAIDA E. GARCIA
Agent Level - Regional

ALLAN B. DELA CRUZ
Agent Level - Regional

DANILO P. PANES
Personal Producer Level - Regional

MARCELINA S. AGUADOR
Agent Level - Regional

ELAINE JOSEPH B. GUISO
Agent Level - Regional

RUSSO B. BLANCO
Agent Level - Regional

EMELIA L. PAGADAN
Personal Producer Level - Regional

MA. CHRISTIE G. FALCON
Agent Level - Regional

MILAGROS P. SORIANO
Agent Level - Regional

CARINA VICTORIA C. DAYANDO
Agent Level - Regional

GEMMA TERESA O. REYES
Agent Level - Regional

MA. CYNTHIA S. PEÑAFLOR
Agent Level - Regional

THEODORA MAYBELLE B. MEDINA
Agent Level - Regional

MA. FLORALYN C. GUTIERREZ
Agent Level - Regional

NEIL E. OBILLOS
Personal Producer Level - Regional

ESTHER L. REGALADO
Personal Producer Level - Regional

MARIBEL L. RODRIGUEZ
Agent Level - Regional

MELANDA Y. CAYANGGUNO
Agent Level - Regional

AGNES B. DIAZ
Agent Level - Regional

FLORDELIZA C. GUTIERREZ
Agent Level - Regional

LOURDES U. CEABAUER
Agent Level - Regional

FERNANDO S. LUMAQUE
Personal Producer Level - Regional

FLORDELIA L. LOZANO
Agent Level - Regional

NENITA R. FELIPE
Agent Level - Regional

ROSALIA B. CORPIN
Agent Level - Regional

MA. THERESA F. LUCILA
Agent Level - Regional

LILIBETH F. CAGAS
Agent Level - Regional

VICENTE A. ALBANADO
Agent Level - Regional

VIRGINIA P. SANTOS
Agent Level - Regional

JUDITH P. QUESADA
Agent Level - Regional

ANTONIO P. SANTOS
Agent Level - Regional

HILDA D. TANOLA
Agent Level - Regional

AIDA A. GUTIERREZ
Agent Level - Regional

MARVIC C. BELTRAN
Agent Level - Regional

MA. CECILIA F. REGINO
Agent Level - Regional

MARTHA M. PALABICO
Agent Level - Regional

SOLIDAD T. FRANCO
Agent Level - Regional

CESAR R. ONATE
Personal Producer Level - Regional

ROWENA C. DUMLAO
Agent Level - Regional

ROBERTA C. DULNAS
Agent Level - Regional

JOHN MICHAEL T. JACOBO
Agent Level - Regional

MARIO S. DUYAS
Agent Level - Regional

MYRNA B. DE VERA
Agent Level - Regional

ALEJANDRO C. ALBURERO
Agent Level - Regional

MAGDALENA PHIL A. LUMBO
Agent Level - Regional

JANIS A. SANIEGA
Agent Level - Regional

FERNANDO T. PALCON
Agent Level - Regional

EVELYN E. SALVACION
Agent Level - Regional

MYRNA A. CALIWAG
Agent Level - Regional

MARIA LENIZL M. ROMERO
Agent Level - Regional

RIZZA JANE T. HOCSON
Agent Level - Regional

CLARRENCE C. MORALES
Agent Level - Regional

ESTRELLITA S. TAN
Agent Level - Regional

LOURDES P. SUPNAD
Personal Producer Level - Regional

IRENE R. ALBUENAVIEJA
Agent Level - Regional

UNIT LEVEL

SHERRYL V. CORIA
Unit Level - Regional

LOURDES P. BERNARDO
Unit Level - Regional

NILDA E. UY
Premier Leader - Regional
Unit Level - Regional

RENATO E. PEREZ
Premier Leader - Regional
Unit Level - Regional

ANDRACION P. PERALES
Unit Level - Regional

MA. ZENAIDA A. ANTONIO
Unit Level - Regional

CELISA S. PINEDA
Unit Level - Regional

SALVADOR R. BERNARDINO
Unit Level - Regional

BELINDA B. TAN
Unit Level - Regional

EDITHA C. SAPLALA
Unit Level - Regional

ZENAIDA C. PALMER
Unit Level - Regional

CESAR R. ONATE
Unit Level - Regional

GRACIELA MEJOR-SERIR
Unit Level - Regional

GREGORIO Y. TONGSO
Unit Level - Regional

ERIC TABIO
Premier Leader - Regional
Unit Level - Regional

CARLEY B. MONTEL
Unit Level - Regional

MA. THERESA K. TORIBIO
Unit Level - Regional

ROWENA C. TAN
Unit Level - Regional

PERLA S. MADRID
Unit Level - Regional

MANUEL S. VERGEL DE DIOS
Unit Level - Regional

ESTELA T. GO
Unit Level - Regional

ERNA MAE T. ALOS
Premier Leader - Regional

REYNALDO F. ORIOS
Premier Leader - Regional

ARSEL L. LAUDICO
Premier Leader - Regional

AGENCY LEVEL

FLORENTINA M. ANDRADA
Agency Level - Regional

ESTRELLA P. ALTAREJOS
Agency Level - Regional

ISRAEL L. MELENDRES JR., RFC
Premier Leader - Regional
Agency Level - Regional

CHONA A. MELENDRES
Premier Leader - Regional
Agency Level - Regional

JOHNY P. MATA JR.
Agency Level - Regional

EDNA R. SAN
Agency Level - Regional

WILFREDO M. SU
Agency Level - Regional

MARIE A. DE GUZMAN
Premier Leader - Regional

SGA

Call 754-3855
Email SGA_Main@philamsga.com

Working Together to Secure Lives

Salientes-Gonzalez Associates, Philam Life's No. 1 agency, shares with you the fulfilling career of helping Filipinos become financially secure and prosperous. Join us and be part of a dynamic team of financial advisors working together to protect and secure the future of Filipinos.



Left to right seated: Chit Pancipe, Rogel Morales, LJ Jalandoni
Left to right: Mel Vergel De Dios, Linda Canete, Nito Moreno, Nina Solomon, Anna Blanco, Remy Ngo, Rommel Tillah, Julie Miranda, Techie Hernandez



Left to right seated: Jose Montinola, 'Ane' Vergel De Dios, Mitz Ayson, Jun Perez
Left to right: Cora Calixtan, Maria Lumaban, Eva Galvez, 'Vane' Legaspi, Weng Serrano, Judith Mendoza, Rene Perez



Left to right seated: Marian Gogungco, Des Olivio, Rene Alimbuyuguen, Leah Jalandoni
Left to right: Gemma Reyes, Boogie Lucila, Chit Calangi, Tony Gaerlan, Rusel Castrence, Amie Endriga, Dhalia Datinguinoo



Agency Managers
Bonnie Gonzalez and Inday Salientes

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